



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

February 2020



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DIRECTOR'S NOTE

The Housing Opportunities Master Plan Task Force attended the kick-off meeting on February 4th. Thank you to County Executive Ball and Council Chair Jung for attending the meeting and supporting the master plan development. The consultant team presented an overview of the project objectives, including an activity timeline, and asked task force members to sign up for smaller workgroups that will meet and report back to the full task force. The workgroups are Housing Policy, Housing Affordability and Housing Market. Thank you to the task force members that agreed to chair each workgroup. The first workgroup meetings are set for March 17th, 18th and 23rd, from 3:00 – 5:00 pm at the Housing Department's office. All meeting dates, agendas and relevant meeting materials will be posted to the housing department's website at www.howardcountymd.gov/housingtaskforce. All workgroup and task force meetings are open to the public.

Task Force Co-Chairs, Bill McCormack and Dr. Caroline Harper, provided a master plan update at the Housing Affordability Coalition monthly meeting on Wednesday, February 12th. Coalition members committed to engaging in the master plan process and helping with outreach to the community.

The Request for Proposals (RFP) for the homebuyer education workshops and credit counseling services closed on February 5th. Three (3) proposals were received. The review committee met on February 19th to score the proposals. Two (2) of the proposals were short-listed and interviews will be scheduled in the 2nd week of March. The review committee will make a decision in March so the new contractor can lead the April homebuyer education workshop.

I received an invitation from the Howard County Association of Realtors to present housing department program information to real estate managers at their quarterly breakfast meeting on February 12, 2020. Linda Phillips, SDLP Coordinator, presented information about the Settlement Downpayment Loan Program and explained how it can help realtors sell more homes to first-time homebuyers. I shared information about the rehab loan programs, upcoming legislation and the Housing Opportunities Master Plan process and objectives. Those in attendance expressed interest in scheduling similar presentations in their respective real estate offices to educate realtors about housing department programs. Staff is available to present information to organizations and businesses upon request.

I attended the 2nd meeting of the MD DHCD Housing Needs and Assessment Meeting on February 4th. Representatives from housing departments and housing authorities throughout the state were in attendance to discuss data, challenges and potential strategies to address housing needs for residents throughout the state. The 3rd meeting is set for March 6, 2020. The University of Maryland's Center for Smart Growth and Enterprise Community Partners should complete the Housing Needs and Assessment Report this summer.

Kelly Cimino, Director

COMMUNITY RENEWAL HOUSING INITIATIVES

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

For FY20 so far, 15 MIHU buyers received SDLP loans, including 8 Workforce Initiative loans, totaling \$324,607, and 23 non-MIHU buyers received SDLP loans, including 11 Workforce Initiative loans, for a total of \$387,224.

HOUSING REPAIR LOAN PROGRAMS

The Reinvest*Renovate*Restore Housing Repair Loan Program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. The Department also processes applications for the State's Housing Repair Loan Programs. Applicants who are ineligible based on income or credit for either program are referred to Rebuilding Together for assistance. Two RRR applications are in process. DHCD staff is available to present RRR program information to organizations and service providers.

HOUSING OPPORTUNITIES MASTER PLAN

The Consultant and Department began weekly status phone calls on February 14, 2020. These calls will be used to discuss upcoming meetings or events, data needs and any issues or concerns. The FFY2020 – 2024 Consolidated Plan draft and the FFY20 Annual Action Plan, as well as the Regional Analysis of Impediments, were forwarded to the consultant team this month. Other data sources, such as the 2018 Rental Housing Survey, were also reviewed with the consultant.

The Housing Opportunities Master Plan Task Force workgroup meetings are scheduled in the housing department offices from 3:00 – 5:00 pm on March 17th, 18th and 23rd:

March 17th – Housing Affordability Workgroup led by Tracee Strum-Gilliam of PRR, Inc.

March 18th – Housing Policy Workgroup led by Allysha Lorber of JMT, Inc.

March 23rd – Housing Market Workgroup led by Elisabeth McCollum, JMT, Inc.

All meetings are open to the public.

GRANT PROGRAM INITIATIVES

FFY2020 – FFY2024 Consolidated Plan & the FFY2020 Annual Action Plan (AAP)

On February 19, 2020, the Baltimore CPD Office notified Howard County of the annual allocation amounts for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Program for the upcoming program year:

CDBG	\$1,309,534.
HOME Program	\$ 465,543.
Combined Total	\$1,776,077.

FFY2020-2024 Consolidated Plan & FFY2020 Action Plan Dates of Interest:

February 24, 2020 – 30-Day Public Comment Period begins and runs through March 25th
 March 12, 2020 – Public Hearing # 3 – at Department of Housing and Community Development office
 April 09, 2020 – Public Comment # 4 – at Housing and Community Development Board Meeting
 April 20, 2020 – Public Hearing # 5 – at County Council Hearing at George Howard building
 May 4, 2020 – County Council votes on resolution authorizing submission of the Con Plan
 May 15, 2020 – Deadline for submission of the FFY2020-2024 Consolidated Plan & FFY2020 Action Plan to HUD

CDBG & HOME Program Combined

During the month of February, the Grants Division staff accepted grant applications for the upcoming fiscal years; program year FFY2020 and Howard County's FY2021. A total of 21 applications were received, which is an almost 10% increase from last year. Of the applications received, 4 projects did not meet the threshold requirement so they did not move forward to the grant review stage.

The Grants Review Committee (GRC) met in late February to review, score and discuss the merits of the applications. The GRC voted to fund nine (9) CDBG, five (5) Community Renewal Moderate Income Fee-in-lieu, and one (1) Home Investment Partnership (HOME) project submissions.

The Draft Annual Action Plan was updated to reflect the GRC recommendations and posted on the County's webpage. The thirty-day public comment period is in effect until March 25th.

The HUD-required annual review of rent and income on HOME-assisted rental units was conducted during the month of February. Reports submitted from all nine (9) rental projects reviewed are in compliance with HOME Program rent and income standards. Property managers also submitted requested information regarding the utility allowances being used at each project. On-site monitoring visits for several HOME-assisted units are currently being scheduled for this summer.

EDUCATION AND OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, February 8, 2020. The next workshop is scheduled for Saturday, March 14, 2020 from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Potential homebuyers must attend the required pre-purchase counseling and homebuyer education to purchase an MIHU home and/or qualify for SDLP funding. Pre-registration is required. The 2020 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

The MIHU for sale pricing and rents changed on January 1, 2020. The next open enrollment period for the MIHU homeownership program will be in April. Applications for MIHU rental units are available throughout the year. Visit our website for pricing, standards or more information at www.howardcountymd.gov/departments/housing.
